

United States Bankruptcy Court
Northern District of Ohio

In re:
Douglas Edward Smigelski
Debtor

Case No. 19-15888-aih
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-1

User: admin
Form ID: 318

Page 1 of 1
Total Noticed: 23

Date Rcvd: Jan 09, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2020.

db
26248803 +Douglas Edward Smigelski, 335 Lakeview Avenue A, Sheffield Lake, OH 44054-1717
26248804 +Amerifinancial Solutions, P.O. Box 65018, Baltimore, MD 21264-5018
26248805 +Aris Radiology, 5655 Hudson Dr # 210,, Hudson, OH 44236-4455
26248807 +Attorney General of the United States, Main Justice Building, Washington, DC 20530-0001
26248811 +Avon Dental Care, 1480 Center Road, #D, Avon, OH 44011-1239
26248812 +Dr. Russell, Berkebile & Associates, 221 West 8th Street, Lorain, OH 44052-1800
26248813 +Emergency Prof. Services, Inc., P.O. Box 740021, Cincinnati, OH 45274-0021
26248818 +FFCC, 24700 Chagrin Blvd, #205, Beachwood, OH 44122-5630
26248819 +Keith Weiner & Associates, 75 PUBLIC SQUARE, 4TH FL, Cleveland, OH 44113-2001
26248820 +Meredith Lee Griffith, DMD, 1507 Lincoln Blvd, Lorain, OH 44055-3138
26248821 +Office of the US Attorney, Attn Bankruptcy Section, Cleveland, OH 44113-1852
26248822 +Physicians Link Center, 2620 Ridgewood Road, #300, Akron, OH 44313-3527
+State of Ohio Dept. of Taxation, Attn: Bankruptcy Dept., 150 East Gay Street, 21st Fl, Columbus, OH 43215-3191

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. ust

+E-mail/Text: ustregion09.cl.ecf@usdoj.gov Jan 10 2020 00:26:27 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
26248806 E-mail/Text: paymentprocessing@avanteusa.com Jan 10 2020 00:22:39 Avante USA,
3600 South Gessner Rd, #225, Houston, TX 77063
26248808 +E-mail/Text: bankruptcy@usecapital.com Jan 10 2020 00:31:26 Capital Accounts,
P.O. box 140065, Nashville, TN 37214-0065
26248809 +EDI: CITICORP.COM Jan 10 2020 04:33:00 Citicards, P.O. Box 6217,
Sioux Falls, SD 57117-6217
26248810 EDI: DISCOVER.COM Jan 10 2020 04:33:00 Discover, P.O. Box 15316, Wilmington, DE 19850
26248814 E-mail/Text: eblymiller@fidelitycollections.com Jan 10 2020 00:22:43 Fidelity Collections,
885 South Sawburg Ave, #103, Alliance, OH 44601
26248815 +EDI: IIC9.COM Jan 10 2020 04:33:00 IC Systems, Inc., P.O. Box 64378,
Saint Paul, MN 55164-0378
26248816 +EDI: IRS.COM Jan 10 2020 04:33:00 Internal Revenue Service, P.O. Box 7346,
Philadelphia, PA 19101-7346
26270956 E-mail/PDF: resurgentbknofications@resurgent.com Jan 10 2020 00:37:58
Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
26337554 EDI: Q3G.COM Jan 10 2020 04:33:00 Quantum3 Group LLC as agent for, CP Medical LLC,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

26248817* +Internal Revenue Service - Insolvency Group 6, 1240 E. 9th Street, Room 493,
Cleveland, OH 44199-9904

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 8, 2020 at the address(es) listed below:

Kari B. Coniglio kbconiglio@vorys.com,
mdwalkuski@vorys.com;kbc@trustesolutions.net;jncash2@vorys.com
Sheldon Stein on behalf of Trustee Kari B. Coniglio ssteindocs@gmail.com,
kristine@steintrustee.com;sheldon@steintrustee.com
William J. Balena on behalf of Debtor Douglas Edward Smigelski docket@ohbksource.com,
janet@ohbksource.com

TOTAL: 3

Information to identify the case:Debtor 1 **Douglas Edward Smigelski**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-3792**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Ohio**Case number: **19-15888-aih****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Douglas Edward Smigelski

1/8/20**By the court:** ARTHUR I HARRIS
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.